

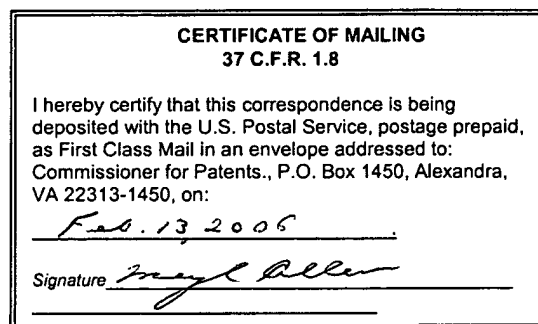


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/081,265 Confirmation No. 9838  
Applicant : Mark Itwaru  
Filed : February 22, 2002  
Title : SECURE ELECTRONIC COMMERCE  
TC/Art Unit : 3621  
Examiner : Charlie C. Agwumezie  
Attorney Docket No. : SAB-028  
Customer No. :

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450  
U.S.A.

Dear Sir:



**RESPONSE TO OFFICE ACTION**

In response to the office action of September 30, 2005, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.

02/16/2006 RFEKADU1 00000024 10081265

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